

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Phillip C. Leis  
 Debtor

Case No. 17-17987-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Apr 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2018.

db +Phillip C. Leis, 229 Spruce Street, Denver, PA 17517-9716  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14019769 CAPITAL ONE / CABELAS, 4800 NW 1ST ST STE 300, LINCOLN, NE 68521-4463  
 14019765 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040  
 14021774 +Cavalry SPV I LLC, c/o Altran Financial, LP, POB 610, Sauk Rapids, MN 56379-0610  
 +DISCOVER PERSONAL LOANS, PO BOX 15316, WILMINGTON, DE 19850-5316  
 14021776 +Dish Network, c/o Diversified Consultants, Inc., POB 1391, Southgate, MI 48195-0391  
 14041260 +Ephrata National Bank, 31 E. Main Street, P.O. Box 457, Ephrata, PA 17522-0457  
 14019766 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256  
 14019763 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037  
 14021777 +Frontier Communications, POB 740407, Cincinnati, OH 45274-0407  
 14021778 +Good's Disposal Service, Inc., 4361 Oregon Pike, Ephrata, PA 17522-9514  
 14019775 +KML Law Group, P.C., 701 Market St., Ste. 5000, BNY Independence Ctr.,  
 Philadelphia, PA 19106-1541  
 14021779 +Northern Lancaster County Authority, Anthony P; Schimaneck, Esq., P.O. Box 4686,  
 Lancaster, PA 17604-4686  
 14019778 +PP&L, 2 North Ninth Street, Allentown, PA 18101-1179  
 14074344 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392  
 14019768 +Pacific Union Financial LLC, 8900 Freeport Pkwy. Suite 150, Irving, TX 75063-2415  
 14060636 +Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, Texas 75063-6046  
 14040803 +Pacific Union Financial, LLC, KML LAW GROUP, P.C., 701 Market St. Suite 5000,  
 Philadelphia, PA 19106-1541  
 14019764 Trans Union, P.O. Box 1000, Chester, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: glutz@hvmllaw.com Apr 03 2018 02:41:18 GEORGE M. LUTZ,  
 Hartman, Valeriano, Magovern & Lutz, PC, 1100 Berkshire Blvd., Suite 301, P.O. Box 5828,  
 Wyomissing, PA 19610  
 tr +EDI: BCCSHUBERT.COM Apr 03 2018 06:34:00 CHRISTINE C. SHUBERT, 821 Wesley Avenue,  
 Ocean City, NJ 08226-3622  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 03 2018 02:41:33  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 03 2018 02:41:50 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 03 2018 02:41:42 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14041259 +EDI: ATTWIREBK.COM Apr 03 2018 06:33:00 AT&T, c/o Bankruptcy Department,  
 4331 Communications Drive, Floor 4W, Dallas, TX 75211-1300  
 14019770 E-mail/Text: csdlclientservices@cboflanc.com Apr 03 2018 02:41:59  
 CREDIT BUREAU OF LANCASTER COUNTY, INC, 218 W ORANGE ST, LANCASTER, PA 17603-3746  
 14040777 +E-mail/Text: bankruptcy@cavps.com Apr 03 2018 02:41:47 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14019767 +Fax: 602-659-2196 Apr 03 2018 06:39:08 Chex Systems Inc., ATTN: Customer Relations,  
 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703  
 14019771 EDI: DISCOVER.COM Apr 03 2018 06:34:00 DISCOVER FINCL SVC LLC, PO BOX 15316,  
 WILMINGTON, DE 19850-5316  
 14019773 +EDI: DCI.COM Apr 03 2018 06:35:00 DIVERSIFIED CONSULTNTS, P O BOX 551268,  
 JACKSONVILLE, FL 32255-1268  
 14029871 EDI: DISCOVER.COM Apr 03 2018 06:34:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14031546 +EDI: DISCOVERPL Apr 03 2018 06:35:00 Discover Personal Loans, PO Box 30954,  
 Salt Lake City, UT 84130-0954  
 14021775 EDI: ESSL.COM Apr 03 2018 06:33:00 Dish Network, Dept 94063, Palatine, IL 60055-0063  
 14019774 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Apr 03 2018 02:42:11  
 JH PORTFOLIO DEBT EQUITI, 5757 PHANTOM DRIVESUITE 225, HAZELWOOD, MO 63042-2429  
 14019776 +E-mail/Text: bankruptcy@loanpacific.com Apr 03 2018 02:42:06 PACIFIC UNION FINANCIAL,  
 1603 LBJ FREEWAYSUITE 600, FARMERS BRANCH, TX 75234-6071  
 14019777 EDI: PRA.COM Apr 03 2018 06:33:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD,  
 NORFOLK, VA 23502  
 14039075 EDI: PRA.COM Apr 03 2018 06:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14019779 +EDI: RMSC.COM Apr 03 2018 06:35:00 SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005  
 14020051 +EDI: RMSC.COM Apr 03 2018 06:35:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 14019780 +EDI: VERIZONCOMB.COM Apr 03 2018 06:35:00 VERIZON WIRELESS, PO BOX 26055,  
 MINNEAPOLIS, MN 55426-0055  
 14069489 +EDI: AIS.COM Apr 03 2018 06:33:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0313-4

User: Lisa  
Form ID: 309A

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Apr 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
GEORGE M. LUTZ on behalf of Debtor Phillip C. Leis glutz@hvmlaw.com,  
amerkey@hvmlaw.com;r49419@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Phillip C. Leis</b>	Social Security number or ITIN	<b>xxx-xx-8570</b>
	First Name Middle Name Last Name	EIN	__-__-__
Debtor 2		Social Security number or ITIN	__-__-__
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-__
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 11/28/17</b>
Case number:	<b>17-17987-ref</b>	Date case converted to chapter	<b>7 3/29/18</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Phillip C. Leis	
2. All other names used in the last 8 years		
3. Address	229 Spruce Street Denver, PA 17517	
4. Debtor's attorney Name and address	GEORGE M. LUTZ Hartman, Valeriano, Magovern & Lutz, PC 1100 Berkshire Blvd. Suite 301 P.O. Box 5828 Wyomissing, PA 19610	Contact phone (610) 779-0772 Email: <a href="mailto:glutz@hvmllaw.com">glutz@hvmllaw.com</a>
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938-4191 Email: <a href="mailto:christine.shubert@comcast.net">christine.shubert@comcast.net</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040  Date: 4/2/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 2, 2018 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>28 E. Orange Street, Auditorium, 2nd Floor, Lancaster, PA 17602</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/1/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	